

RESEARCH REPORT

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Tax Knowledge and Compliance Behavior Under Self-Assessment System(SAS): Perception of Students from Higher Education In Malaysia

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Abstract

Tax non-compliance is a subject that has attracted substantial discussion not only within policy circles but also within the academia. The non-compliance issue is very important as the compliance rate will affect the revenue collection from taxpayers of a country. In view of the importance of tax compliance behavior, the present study aims at (1) examining the level of tax knowledge, attitudes and subjective norms, and intention towards tax compliance, (2) comparing the level of tax knowledge and the intention towards tax compliance between those with tax knowledge via formal tax education and those without formal tax education, and (3) investigating factors influencing tax compliance intention based on Theory of Reasoned Action. The study adopts a survey methodology and gathers a sample of diploma and undergraduate students from fourteen higher institutions of learning in Malaysia, a total of 417 were received and usable (92% response rate). In order to achieve the research objective, T-test, Pearson's correlation analysis and multiple regression analysis were performed. The findings suggest that the level of tax knowledge among the students is moderate and those who have been exposed to formal tax education possess more tax knowledge. Similarly, those who have been exposed to formal tax education have higher intention towards tax compliance. The findings further reveal that tax knowledge, attitudes and subjective norms are significantly and positively correlated with intention toward tax compliance. It is further noted that, while tax knowledge is positively correlated with intention towards tax compliance, it lacks significance once the roles of attitudes and subjective norms are analysed in the multiple regression setting.

Perhaps, tax knowledge plays an indirect role in shaping attitudes of the future taxpayers towards tax compliance intention. Instead, attitudes and subjective norms are found to be most influential and to have predictive ability for intention toward tax compliance. The result of the current study may contribute to policy makers, academics and tax administrators especially in developing tax education programmes to increase the awareness and tax knowledge among students (future taxpayers) and consequently, to enhance tax compliance rate and to reduce compliance cost.

Keywords:

tax knowledge, tax compliance, tax evasion, tax behavior

Background

Tax non-compliance is a major problem in many countries and Malaysia is no exception to this problem. Despite the long aged (more than a decade) of the implementation of SAS in Malaysia and number of empirical studies on the determinants of tax compliance among taxpayers in Malaysia that have been conducted, the tax authority is still facing the non-compliance issue among their taxpayers. This is supported by statement made by the chief executive officer of the Inland Revenue Board of Malaysia (IRBM), Datuk Sabin Samitah, who mentioned that tax collection consistently fell short of the targeted level by 20% in recent years. In 2015, the IRBM received RM121 billion out of its projected RM145.2 billion. Likewise, the tax collection in 2016 was RM114 billion, which was below its targeted level of 136.8 billion. The shortfall of RM47 billion over the two years, which is viewed to be unacceptable, is attributed to under-reporting or failure to declare income by taxpayers (Bernama, 2017). In other words, it is the direct result of tax non-compliance by the taxpayers. It may be due to unintentional non-compliance resulting from low tax knowledge among taxpayers.

In the Malaysian context, tax education has not been formally introduced at tertiary education in all disciplines (Kasipillai, Aripin, and Amran, 2003; Mat Bahari, Anis Barieyah and Lai, 2009; Palil et al., 2013). Moreover, at present, it remains unclear as to what extent tax knowledge (via tax education) contributes to tax compliance intention under the SAS for the case of Malaysia. It is noted that empirical studies are limited to the direct connection between tax knowledge (via formal tax education) and tax compliance intention.

In addition, from the behavioural perspective, attitudes toward behaviour and subjective norms are factors in motivating tax compliance intention. However, there is lack of empirical study on the relationship between the two variables and tax compliance intention

among students (future taxpayers). Thus, it is important to study the attitudes and subjective norms (peers) of the students (future taxpayers) in relation to the tax compliance intention. These are various aspects that require analysis to determine to what extent the two variables had the greatest influence in shaping taxpayers' compliance intention.

Objectives

In light of the problem of tax non-compliance as stated above, this study aims at examining the relationship between tax knowledge, attitudes, subjective norms, and tax compliance intention under the Self-Assessment System (SAS). The specific objectives of the study are:

- 1) To examine the level of tax knowledge, attitudes toward behaviour, subjective norms and intention towards tax compliance among students of higher learning institutions.
- 2) To compare the (i) level of tax knowledge and (ii) intention towards tax compliance between those with tax knowledge via formal tax education and those without formal tax education; and
- 3) To investigate factors influencing tax compliance intention based on the Theory of Reasoned Action.

Significance of the study

Answers to the above research questions bear significant implications for various parties particularly the government, tax educators and tax authority.

Tax non-compliance leads directly to tax revenue shortfall. This means that, in order to reduce the tax gap and to maximize tax revenue, a proper mechanism needs to be-formulated to encourage compliance. Thus, findings of the present study may enhance government's understanding on tax compliance intention among students (future taxpayers). Consequently, relevant strategies may be developed to improve overall tax compliance intention of future taxpayers (students).

For tax educators, the results of the study may assist them in developing tax education programmes or tax syllabus (in academic) that is required in educating and communicating to future taxpayers (students)/taxpayers in order for them to file tax return correctly and reduce the unintentional tax non-compliance under SAS.

The findings of the study are also important to the tax authority, the Inland Revenue Board of Malaysia (IRBM). For instance, based on the feedback of the students' (future taxpayers) level

of tax knowledge, a better tax return form (more simplified) and instructions (easy to understand) can be designed in order to file tax returns under SAS with minimised errors.

Last but not least, the result of the study is expected to contribute to the literature on compliance behaviour at large. The findings from this study for Malaysia may be compared to those of other countries with difference tax systems and culture.

Methodology

The present study uses a quantitative approach by using survey method to gather relevant data for the analysis. The advantages of the approach are that it is cost-effective; it can be administered quickly; it allows access to wide geographical areas and it is convenient to respondents (Bryman, 2006) as compared to qualitative approach. In addition, given that tax matters are normally private and confidential, most respondents would be more willing and available to participate in survey questionnaire as compared to face to face interview (Etikan, Musa, and Alkassim, 2016; Isa, 2012). However, quantitative approach has tendencies of taking a snapshot of a phenomenon: It measures variables at a specific moment in time, and disregards whether the photograph happened to catch one looking at one's best or looking unusually disarranged as suggested by Schofield (2007). Therefore, it has not been possible to take information deeply; rather, it has just given the superficial overall picture of the variables (Rahman, 2016).

The study adopts the questionnaires from Palil and Mustapha (2011), Saad (2010) and Eriksen and Fallan (1996) but modifies to fit the targeted population, i.e. students (future taxpayers) instead of actual taxpayers.

A total of 452 questionnaires were distributed, which is higher than the required sample size, to account for the probability of non-responses and incomplete responses. The data collection was done in the months of November and December 2016.

In order to encourage good responses from respondents, a cover letter was attached to attract respondents' attention and motivate them to complete the questionnaire particularly as the purpose of study was clearly explained and confidentiality was assured (Nor Raihana Mohd Ali, 2013; Vaus, 2002). Respondent consent was assumed when they replied /answered the survey.

The data gathered were analysed predominantly by descriptive statistics, T-tests, Eta-squared (effect size statistic), Pearson correlation test, and multiple regressions. Six hypotheses were developed based on the research objectives. Data was analysed using the Statistical Package

for Social Scientist (SPSS version 22), where multiple regression was used to find relationship between the dependent variable (Intention to Comply) to tax knowledge, attitudes toward behaviour and subjective norms.

Findings

The descriptive analysis of the TRA elements to measure tax compliance intention, signals a reasonable degree of compliance intention among students in Malaysia's higher institutions of learning. The majority of the students have moderate attitudes toward tax. Likewise, they also have moderate level of subjective norms. Consequently, it is not surprising that they have moderate intention towards tax compliance.

Tax knowledge is found to have a positive and significant relation to the students' (future taxpayers') tax compliance intention, although the strength of the relation is quite low. The tax knowledge construct is significantly and positively correlated with intention to comply. This means that students' intention of tax compliance is favourably influenced by the level of tax knowledge. Thus, inculcating tax knowledge via formal tax education would encourage compliance and accordingly raise the government's tax revenue.

The findings also suggest a significant and positive correlation between attitudes toward behaviour and tax compliance intention, implies that positive attitudes towards compliance is more likely translated into tax compliance intention. Generally, attitudes are related to the trust and belief in the tax system. Thus, an individual with such attitude –is likely to appreciate the fairness of the tax system and in turn, will increase of the tax compliance intention and subsequently compliance behaviour.

According to the findings, there exists a significant and strongly positive relationship between subjective norms and tax compliance intention, implying that subjective norms directly encourage compliance behaviour. In this study, subjective norms are related to students' associates, including family members, relatives, friends and classmates, who shape or influence motivation to conform either to act or not to act. In other word, the peers of the respondents will influence their intention to comply.

From the multiple regression analysis, the study finds evidence supportive of the TRA, the two independent variables, i.e. attitudes toward behaviour and subjective norms, both contribute to variations in tax compliance intention among the undergraduate students.

While they both positively influence intention toward tax compliance, it is documented that attitudes toward behaviour seems most dominant in influencing students' (future taxpayers')

intention to comply. This is followed by the subjective norms (peer influence). Thus, improvement of the attitudes and subjective norms will lead (future) taxpayers to be more tax-compliant. Meanwhile, the level of tax knowledge has marginal and insignificant effect on intention toward tax compliance. Perhaps, tax knowledge may not be a good predictor of tax compliance intention. Still, it may play indirect role through its influence on attitudes given that, individually, it has positive association with tax compliance intention.

Conclusion

Formal tax education for students is one of the best ways to inculcate tax knowledge. If the tax courses are properly designed to cover for example the current tax system, tax laws, and the purposes of new tax implementation, the courses will likely help the taxpayers to evaluate (i.e. by influencing attitudes) the fairness of the system, to file tax return correctly and make their own decision to comply or not. Therefore, tax knowledge via formal tax education is key to the improvement of tax compliance intention and subsequently tax compliance behaviour (based on TRA) using its indirect role in shaping attitudes of the future taxpayers towards tax compliance intention.

The findings of the study shed insights on the level of tax knowledge, the attitudes and subjective norms towards tax compliance intention among undergraduate students, who will be future taxpayers. The results also bring in to the fore the difference between those students with formal tax education and those without formal tax education in terms of tax knowledge and compliance intention. Finally, the study provides some empirical evidence for the relationship between the three tax determinant variables, i.e. tax knowledge, attitudes toward behaviour and subjective norms, and intention to comply. Further, the intention to comply model developed in this study found only two tax determinants i.e. attitudes toward behaviour and subjective norms to have significantly explains variations in the students' (future taxpayers') tax compliance intention in Malaysia. The independent variable of tax knowledge and other two control variables of age and gender have no significant influence on tax compliance intention.

Implications of study

The results bear important implications for policy makers, academics and tax administrators especially in developing tax education programmes to uplift the level of tax knowledge among students (future taxpayers) and also shaping their attitude through tax education, consequently, to enhance tax compliance rate.

It is found that tax knowledge is positively associated with tax compliance intention and further tax knowledge with formal tax education is significantly influence the tax compliance intention compares to those without formal tax education. Thus, the government may need to consider tax education as a requirement in secondary or tertiary education. The findings of this study would serve as a basis for the formulation of education policy by the Ministry of Education/Ministry of Higher Institution to implement tax education in schools or in universities.

For academics, the results of the study can assist them in developing tax education programmes. More particularly, the scope of tax knowledge (i.e. the tax syllabus) as well as areas with low level of tax knowledge such as tax knowledge of offence, penalty and compound must be given emphasis such that the students will have better grasp of the tax-related issues. In this way, tax compliance rate is likely to improve.

The findings of the study are also important to the tax administrator, i.e. the IRBM. As the tax knowledge plays an important role in tax compliance intention, the IRBM may have to simplify the income tax system in order for taxpayer easy to understand the Malaysian income tax law and to be more compliant by minimising unintentional non-compliance particular in SAS. For example the introduction of a single tier system to replace the Section 108 imputation system with effect from year of assessment 2008 (allowed a-six year transitional period till 31st Dec 2013) has simplified the individual tax computation due to no more section 110 tax credit calculation.

The findings of this study also benefit those students (future taxpayers) with formal tax education as they are likely to have more tax knowledge than those students without formal tax education. With tax knowledge background, when the students leave school to work, they would be able to reduce compliance cost (monetary and mental) for filing tax returns. For example, they do not have to engage professional tax agents to file tax returns on their behalf. In addition, they are unlikely to face difficulties and anxieties while filling and submitting their tax returns. Moreover, with the introduction and implementation of GST in 2015, the demand for graduates with tax knowledge is higher. Consequently, students with tax knowledge probably have an upper edge or competitive advantage in the job market as compared to those who have not attended formal tax education.

Finally, in view of the importance of the other two determinants i.e. attitudes toward behaviour and subjective norms that influencing tax compliance intention, the government and tax

administrator would be in a better position to design appropriate policies to encourage tax compliance. For example, continuous public campaign through mass media to convey positive attitude information (such as paying tax is the right thing, paying tax is a responsibility for all Malaysians) to the public. In addition, on-going seminars on tax-related issues for taxpayers may be helpful to encourage tax compliance.

Direction for future research

There are various potential avenues for future research. In assessing the difference between tax compliance intention between those with formal tax education and those without formal tax education, future study can use the experimental research to assess the students before and after taxation course (Abdul Halim et al., 2015; Kasipillai et al., 2003). An extension of the study to different countries would also be fruitful, especially to ascertain whether the present results hold (Kasipillai et al., 2003).

In addition, the future study can extend the number of tax compliance intention determinants possibly going beyond the TRA variables to include perceived behavioural control, the TPB's variable to gain a better insight on the determining factors.

Besides, instead of studying tax compliance intention among undergraduate students, the future study can extend to actual taxpayers by focusing on students who have had tax filing experience, for example, part time post graduate/ professional students.

Lastly, instead of using survey (quantitative) method, mixed methods could be applied in the future research. The integration of both qualitative and quantitative data may provide a better understanding of taxpayers' compliance behaviour (Isa, 2012). It is expected that a two-way communication via an interview could produce other meaningful results (Palil, 2010).

Output:

A thesis titled "Determinants of tax compliance intention: Evidence from future taxpayers in Malaysia" submitted for Master in Science (Accounting) by Liew Wei Lee (G1220430).

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